

**UNITED STATES BANKRUPTCY COURT**SOUTHERN DISTRICT OF MISSISSIPPI  
GULFPORT DIVISIONIn re: RODNEY JOSEPH DYESS  
CANDACE JANETTE DYESS  
Debtor(s)

Case No.: 24-50343-KMS

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

WARREN A. CUNTZ, JR., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2024.
- 2) The plan was confirmed on 07/22/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/06/2025.
- 5) The case was dismissed on 04/02/2025.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$57,267.15
Less amount refunded to debtor:	\$3.41

<b>NET RECEIPTS:</b>	<b>\$57,263.74</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$4,991.94
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$3,230.95
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$8,222.89</b>
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Attorney fees paid and disclosed by debtor:	\$.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AES	Unsecured	392.00	NA	NA	.00	.00
AFFIRM INC	Unsecured	682.00	NA	NA	.00	.00
AMERICAN EXPRESS National Bank	Unsecured	4,340.73	4,798.18	4,798.18	216.77	.00
BANKPLUS	Secured	39,439.00	39,597.52	44,619.00	4,198.36	.00
BANKPLUS	Unsecured	39,597.52	39,597.52	4,597.52	207.71	.00
CAPITAL ONE NA by AM InfoSource	Unsecured	1,505.00	1,531.95	1,531.95	69.21	.00
CAPITAL ONE NA by AM InfoSource	Unsecured	3,844.00	4,092.49	4,092.49	184.89	.00
CAPITAL ONE NA by AM InfoSource	Unsecured	633.00	435.68	435.68	19.68	.00
CAPITAL ONE NA by AM InfoSource	Unsecured	1,453.00	1,430.09	1,430.09	64.61	.00
CHASE CARD SVCS	Unsecured	194.00	NA	NA	.00	.00
DirectTV LLC by AM InfoSource as Agt	Unsecured	NA	565.85	565.85	25.56	.00
DISCOVER Bank Discover Products Inc	Unsecured	2,553.00	2,559.96	2,559.96	115.65	.00
DISCOVER Bank Discover Products Inc	Unsecured	542.00	542.47	542.47	24.51	.00

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FAY SERVICING LLC	Secured	151,727.00	152,257.39	12,370.14	12,370.14	.00
FAY SERVICING LLC	Secured	152,257.39	152,257.39	3,677.14	485.46	.00
FAY SERVICING LLC	Secured	300.00	300.00	300.00	18.00	.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	1,875.00	1,997.13	1,997.13	90.23	.00
FORD MOTOR CREDIT COMPANY LLC	Secured	33,273.00	30,801.87	39,267.00	5,128.73	.00
FORD MOTOR CREDIT COMPANY LLC	Secured	39,669.00	37,247.19	47,483.40	6,201.46	.00
FORD MOTOR CREDIT COMPANY LLC	Secured	19,621.00	18,455.49	.00	.00	.00
FORD MOTOR CREDIT COMPANY LLC	Secured	49,681.00	45,873.35	45,635.40	5,958.72	.00
FORD MOTOR CREDIT COMPANY LLC	Unsecured	45,873.35	45,873.35	10,075.85	455.21	.00
GENESIS FS CARD	Unsecured	203.00	NA	NA	.00	.00
GOLDMAN SACHS BANK	Unsecured	3,867.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	40,439.27	37,943.27	36,263.67	5,058.25	.00
INTERNAL REVENUE SERVICE	Unsecured	40,439.27	40,439.27	1,679.60	75.88	.00
Jefferson Capital Systems LLC	Unsecured	389.00	530.62	530.62	23.97	.00
Jefferson Capital Systems LLC	Unsecured	456.00	456.02	456.02	20.60	.00
Jefferson Capital Systems LLC	Unsecured	1,162.00	1,162.31	1,162.31	52.51	.00
Jefferson Capital Systems LLC	Unsecured	5,693.00	5,357.16	5,357.16	242.03	.00
JPMORGAN CHASE BANK NA	Secured	17,169.00	16,015.17	20,416.80	2,670.07	.00
KOHL'S CAPITAL ONE	Unsecured	1,519.00	NA	NA	.00	.00
LVNV Funding LLC	Unsecured	3,331.00	3,661.15	3,661.15	165.40	.00
LVNV Funding LLC	Unsecured	4,191.00	4,290.55	4,290.55	193.84	.00
LVNV Funding LLC	Unsecured	4,855.00	5,389.87	5,389.87	243.50	.00
LVNV Funding LLC	Unsecured	718.00	888.87	888.87	40.16	.00
LVNV Funding LLC	Unsecured	974.00	1,170.48	1,170.48	52.88	.00
Merrick Bank	Unsecured	2,019.00	1,893.50	1,893.50	85.54	.00
Midland Credit Management Inc	Unsecured	4,293.00	4,547.65	4,547.65	205.45	.00
PORTFOLIO RECOVERY ASSOCIATES L	Secured	22,386.00	23,517.38	13,452.60	1,761.77	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	23,517.38	23,517.38	12,964.88	585.73	.00
Quantum3 Group LLC	Unsecured	5,273.00	6,222.12	6,222.12	281.10	.00
Quantum3 Group LLC	Unsecured	3,642.00	4,368.92	4,368.92	197.38	.00
Quantum3 Group LLC	Unsecured	6,954.00	7,588.78	7,588.78	342.85	.00
Quantum3 Group LLC	Unsecured	NA	484.04	484.04	21.87	.00
Republic Finance	Secured	10,116.00	8,183.38	.00	.00	.00
Sheffield Financial	Secured	4,873.00	3,945.21	4,461.60	587.26	.00
Sheffield Financial	Unsecured	3,945.21	3,945.21	445.21	20.11	.00
SPRING OAKS CAPITAL SPV LLC	Unsecured	NA	1,960.72	1,960.72	88.58	.00

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TOWER LOAN OF MS LLC (Picayune)	Unsecured	3,917.00	4,188.25	4,188.25	189.22	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	12,370.14	12,370.14	.00
Mortgage Arrearage:	3,677.14	485.46	.00
Debt Secured by Vehicle:	166,255.20	21,720.75	.00
All Other Secured:	49,380.60	4,803.62	.00
<b>TOTAL SECURED:</b>	231,683.08	39,379.97	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	36,263.67	5,058.25	.00
<b>TOTAL PRIORITY:</b>	36,263.67	5,058.25	.00

<b>GENERAL UNSECURED PAYMENTS:</b>	101,877.87	4,602.63	.00
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**Disbursements:**

Expenses of Administration:	\$8,222.89		
Disbursements to Creditors:	\$49,040.85		
<b>TOTAL DISBURSEMENTS:</b>			\$57,263.74

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/30/2025By: /s/WARREN A. CUNTZ, JR.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.